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## Economic Empowerment of Women and Challenges in Pakistan: An Analytical Study in Islamic Perspective

Sadia Gulzar\*

Mohsina Munir\*\*

### Abstract:

Islamic perspective imparts that a woman plays an indispensable and key role in economic development of a society. Presently, without active participation of women, a nation cannot attain sustainable economic development, stability and self-reliance. Pakistani women are nearly 50% of total population. They cannot play an important role for economic development unless they are educated and empowered with right skills. It is need of the hour that women should be motivated and encouraged to participate in various economic activities as per Islamic social lifestyle. They may also utilize their talent in the field of entrepreneurship. Different governments of Pakistan initiated many programs to promote economic empowerment of women. Culture and traditions may also become a hurdle for a woman in the way of doing a job or venturing into her own business. Nevertheless, taking a leaf from the life of our beloved Holy Prophet (SAW)'s beloved wife; Ḥaḍrat Khadījah (RA), Islam encourages their economic participation and entrepreneurship. Islam bestows the right of ownership, dignity, protection and liberty to the women in society which encourages women to perform positively in the development of a country. Islam also maintains certain limits. This research paper highlights the focus of Islam on the importance of economic contribution of women. They can contribute in sustainable economic development of Pakistan. This paper also lays emphasis on the limitation of women in economic participation. This research paper follows narrative and analytical approach.

**Key Words:** Economic Empowerment, Women Empowerment, Islamic Approach to Gender Studies.

Islamic perspective of female economic participation and entrepreneurship can be derived from the first era of Islam, i.e. the era of Prophethood. In

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\*Assistant Prof., Institute of Islamic Studies, Punjab University Lahore, Pakistan

\*\*Professor, Dept. of Islamic Studies, Lahore College for Women University, Lahore, Pakistan.

this era the last Prophet (S.A.W) of Almighty Allah guided his followers about doctrines of livelihood. “At that time, Ḥaḍrat Khadijah (R.A), the Holy Prophet’s first wife was a rich and successful business woman of Makkah. She did business on Mūḍārabah.”<sup>1</sup> Islam allows women’s economic contribution as revealed in the Holy Qur’an “Men shall have a benefit of what they earn and women shall have a benefit of what they earn.”<sup>2</sup> Islam discourages women’s laziness and illiteracy. Holy Prophet (S.A.W) said, “To seek knowledge is an obligation on every Muslim (male and female).”<sup>3</sup> In the Holy Qur’an women are asked to be aware of Islamic social standards.<sup>4</sup> Similarly, the participation of women in economic development is encouraged in different narrations. In a narration of Abū Dā’ūd, “the aunt of Ḥaḍrat Jābir bin ‘Abdullāh (R.A) went to the Holy Prophet (S.A.W) to seek His permission for working in her own agricultural farm of dates, after being divorced by her husband. The Holy Prophet (S.A.W) permitted her by saying that: ‘Go to your farm and cut the trees of dates. By this earning you may do good deeds’.”<sup>5</sup> There are many other narrations in which the Holy Prophet (S.A.W) showed a great wisdom of recognition of the importance of women in economic development. “The Holy Prophet (S.A.W) lays emphasis on the responsibility of society to educate women about basic and important human sciences.”<sup>6</sup> “The Holy Prophet (S.A.W) encourages woman to work for the economic support of her family to avoid begging.”<sup>7</sup> “There is example of Ḥaḍrat Asma’ Bint Abū Bakar who helped her husband in different works.”<sup>8</sup> So, Islamic wisdom indicates that a woman plays an indispensable and key role in economic development of any society. Currently, it is barely felt that the prosperity of a society cannot be attained without the development of their socio-economic status. The positive outcome of their education and economic participation includes reduction in poverty, insurance of equality, good governance in implementation of socio-economic policies and productivity for families and societies. “Pakistan is the sixth most populous country with a population of 195.4 million.”<sup>9</sup> Pakistani women constitute almost 50% of its total population. They are talented and hardworking. They can contribute equally with men in economic development. However, Islamic guideline is needed in this regard to convince Muslim women, to play their role, in the society.

### **Women’s Economic Participation Position in South Asian Countries:**

In South Asian region, cultural and societal norms influence females’ decision to find their share in the labor market, selection of work

and mobility. These customs work at various levels of society, such as, religion, caste and region which discourage females in taking up work.

In many areas of Pakistan, especially in rural areas, cultural and religious taboos are a great hurdle for women in getting higher education and doing work. Varghese highlights “the existent causes of women’s low rate of employment. These causes are to be found in religious traditions, cultural norms, colonial beliefs and the evolution of social institutions that put away women’s access to labor market.”<sup>10</sup> Standing states: “in Southeast Asian region, young and single women have been working on wages highly exploited because they spent all her income to their community.”<sup>11</sup> Mahpara Begum narrates: “In this period of inflation and rising prices- which is causing of economic tension- Pakistani middle-class employed women think it obligatory to subsidize their family’s wellbeing and for a relief in the hand-to-mouth way of life.”<sup>12</sup>

“Economic growth of India is increasing rapidly. At the same time, however, fertility has been decreasing quite rapidly.”<sup>13</sup> “Female’s literacy rate is also increasing in India. Nevertheless women labor force participation rate in labor market has declined. Its major reason is a decline in the number of females employed in rural areas.”<sup>14</sup> “On the other hand, women labor force participation rate has been increasing in the labor market of Bangladesh due to the development of the ready-made garment sector and an increase of women’s employment in rural areas. Bangladesh, now, has the highest rate in the region. Women labor force participation rate is also increasing in Pakistan whereas it remained stable in Sri Lanka.”<sup>15</sup>

### **Employment Opportunities for Women in Different Eras of Pakistan:**

Various governments of Pakistan have played significant role in encouraging women’s education and their economic participation. Their education plays an essential role in the enlargement of a nation as it subsidizes the development of human capital. “In seventies, efforts were made to attain objectives like free and universal education up to matriculation, equal access of people of all regions to education- especially in less developed areas- and in education of females.”<sup>16</sup> Nevertheless, in 1990s government took keen interest to promote women participation in economic activities in different way. “In nineties, Social Action Project (SAP) lays emphasis on primary education. It concentrated on female education, particularly in rural areas, to eliminate gender and regional differences. Improvement in physical and teaching facilities was made by fostering participation between public, private, NGOs and communities.”<sup>17</sup> “This program suffered from a number of shortcomings which limited its ability to fully meet its

objectives. However, to fascinate female teachers, mobile teacher training program was started in remote areas, relaxation in qualification and age was given and female teachers were appointed near their homes. These steps helped to improve the number of their appointments in all provinces. During first phase of SAP, in Punjab, seventy percent of primary school teacher's vacancies were filled."<sup>18</sup> It also helped to increase the literacy rate. But, this program also enhanced the participation of NGOs in education and health sector. NGOs may work in educational sector but their purposes should not conflict with the ideology of Pakistan. Government should keep check and balance on it and they must be held accountable if there arises any activity against the ideology of Pakistan.

President Musharraf also encouraged economic empowerment of women. "In the era of President Musharraf, micro credit facility was given. A Women's Chamber of Commerce and Industry was also established. Exhibitions were organized to display and advertise the products made by women."<sup>19</sup>

During Prime Minister Yousef Raza *Gillani's* tenure, government initiated a few projects to encourage women's economic empowerment. "This government also provided the facility of credit. For example: *Khushāli* Bank was established to advance credit up to thirty thousand rupees per unemployed person. Under President's *Rozgār* Scheme by National Bank of Pakistan, a loan, up to ten thousand rupees, was provided for a maximum period of five years with a grace period of three months for starting the business. To skill the young men and women, National Vocational and Technical Education Commission was set up. An income of two thousand rupees per month was paid to the participants."<sup>20</sup> However, lack of good governance, worse condition of law and order and energy crises has affected industry and trade. Work opportunities has reduced due to the slow development of economic sector.

Incumbent government is making efforts to provide women an equal access to education, employment opportunities and representation in politics. Government has initiated many programs for the empowerment of women, such as:

- Prime Minister's Youth Business Loans Scheme has been initiated and 50% of its budget is allocated for women.<sup>21</sup>
- Punjab Government allocated special budget for women's empowerment.
- Under the Landless Haris project of Sindh government, women farmers have been given 70.6 percent of land titles.
- Ten percent quota has been allocated for women's services in Civil Service.

- Government has proposed 2.7 billion PKR for female's socio-economic development.<sup>22</sup>

These programs encouraged women to participate in Business activities and start their own businesses. "Sixty five percent women are benefited by Prime Minister's Interest Free Loan Scheme. Under this scheme approximately Rs. 9,737 million has been disbursed to 409,805 borrowers till February 28, 2018. It also develop the entrepreneurial skills through extending capacity building services, e.g. training & counseling, market linkages, financial literacy and numeracy training. Under Prime Minister's Youth Business Loan Scheme fifty percent loans has been allocated for female. A total amount of 22,210 loans of Rs. 22,205 million have been issued to educated and skilled youth in FY 2018. National Vocational and Technical Training Commission (NAVTTTC) has allocated thirty percent quota for female enrollment for skill development courses. The main purpose of this program is to improve skilled manpower for national mega projects, e.g. China Pakistan Economic Corridor and different energy related projects."<sup>23</sup>

Government has also encouraged the participation of women in political sector. Nevertheless, traditional and cultural barriers are also a great hurdle for their good position in political sector. As, in Pakistan, political space, for the most time, has been ruled by men.

### Outcomes of Government's Program:

Government's efforts for women's economic empowerment showed positive outcomes. In different provinces, their employment rate has increased. It has been shown in the following table.1.

**Table-1 Percentage Distribution of Population of 10 Years and Above and Civilian Labor Force by Gender Year 2014-15**

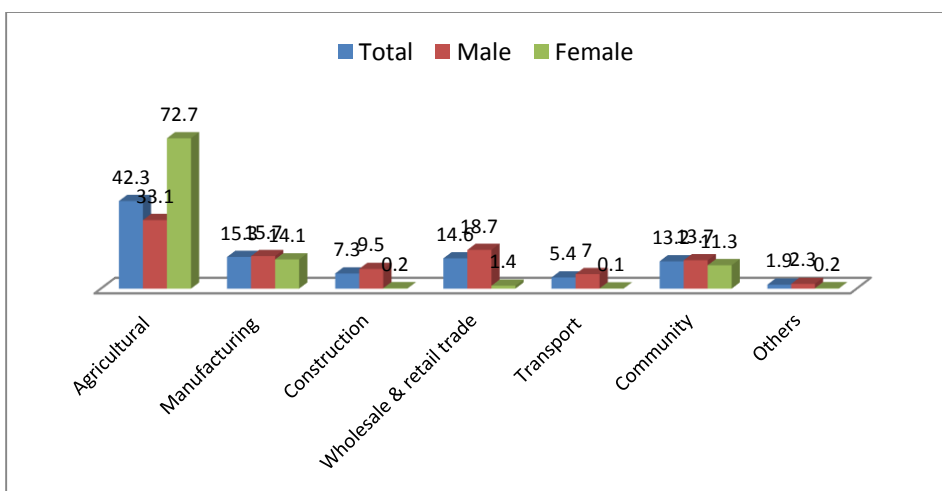
Population			Civilian Labor Force										
			Total Civilian labor Force			Employed						Unemployed	
	Total		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Pakistan	100	50.69	49.31	45.22	34.36	10.86	42.54	32.65	9.89	2.69	1.71	0.97
	Punjab	100	49.66	50.34	48.62	34.54	14.08	45.59	32.60	12.99	3.03	1.95	1.09
	Sindh	100	52.89	47.11	42.96	36.59	6.36	40.96	35.29	5.67	2.00	1.31	0.69
	Khyber Pakhtunkhwa	100	49.23	50.77	36.34	29.22	7.12	33.53	27.54	5.99	2.80	1.68	1.12
	Baluchistan	100	54.31	45.69	43.15	35.00	8.15	41.10	33.70	7.40	2.05	1.29	0.75

(Source: Government of Pakistan, Pakistan Bureau of Statistics, Labor Force Survey 2014-15 From Pakistan Economic Survey 2015-16, p.146)

The table shows, in Pakistan, women civilian labor force is 10.86 % as compared to male that constitute 34.36%. In all provinces, female civilian labor force employment rate is increasing.

Women's economic participation, in different sectors, also shows significant expansion. This progress has been shown in Fig.1.

**Fig.1 Employment Shares by Sectors (%)**  
(2014-15)



(Source: Pakistan labor force Survey 2014-15 from Pakistan Economic Survey 2015-16, p.207)

As table shows, mostly, women are employed in agriculture, community and personal services and manufacturing sectors. Agriculture is the key sector for women's employment. The second largest sector of women's employment is manufacturing sector. Before 1990s, women were mostly employed in manufacturing sector. Women's move from manufacturing to community services might be due to a decline in industrial sector. It also impacts work generating capability in the employments where female workers are concentrated. Nevertheless, in FY 2013-2015, women's contribution has increased in manufacturing sector. Their share is also increasing in wholesale and retail trade.

### **Economic Empowerment of Women and Social Issues:**

A few special issues have been cropped up by economic empowerment of women in Pakistan. To reduce gender gap, co-education and mixed-gender working places have been arisen innumerable social issues and downfall of moral values. Islam wishes for economic, social

and spiritual progress. When the structure of the society is deformed, social evils keep on increasing in number and immorality becomes a common thing. This way, society, instead of making progress, falls a victim of regression. Ethical values have great importance in Islamic teachings. Islam brings every unit and responsibility under moral laws and principles. Social life has been degenerated in the economic race of bringing women equal with men. According to Islamic teachings, family is an integral institution. To disturb it is to deprive the economy from integral man-power. In Pakistan, the gradually increasing economic participation of women is making men deprived of their livelihood in different sectors. Nonetheless, they must be provided with an adequate livelihood for it is obligatory for men to provide the sustenance to their families and this is the very duty for which they are granted by Allah (S.W.T) with the title of “orbit”.<sup>24</sup>

In Islamic teachings there is no difference in man and woman as a human being. Their status as a human being is the same and for both of them the standard for superiority is piety. Nevertheless, their scopes are different. The financial support of family is the responsibility of men. “Nevertheless, taking care of the family and the bringing up of the children is the responsibility of women.”<sup>25</sup> According to teachings of Holy Qur’an and Sunnah (S.A.W), with the responsibilities of household, women may take part in different sectors. Islam has permitted women to take part in any work which would prove fruitful for her safety and the progress of her country. Being citizens of an Islamic state, women may perform economic activities taking the example from the life of our beloved Holy Prophet (S.A.W)’s wife; Ḥaḍrat Khadijah (R.A). Women can not only accomplish their financial requirements but also help the needy. For example: “Ḥaḍrat Zainab (R.A), wife of Ḥaḍrat ‘Abdullāh bin Mas‘ūd (RA), was well aware of household crafts. Ḥaḍrat Zainab (R.A) asked Holy Prophet (S.A.W) about spending money on husband, children and nephew. Holy Prophet (S.A.W) gave her good news of double reward (One of sadqaat and second spending on family).”<sup>26</sup> “Ḥaḍrat Sawda Bint e Zam‘ah (R.A) did the work of leather dyeing.”<sup>27</sup> “Ḥaḍrat Zainab Bint e Jahsh (R.A) also worked and utilized a part of that income in charity.”<sup>28</sup> A few women utilized their wisdom to help their husbands in their businesses and try to improve their financial conditions. Likewise, “Ḥaḍrat Asmā' Bint Abū Bakar (RA), due to the poverty of her husband Ḥaḍrat Zubair (RA), used to bring fodder for the horse.”<sup>29</sup> Ḥaḍrat Suhail Bin Sa’d

mentions a woman who used to cultivate beetroot on both the sides of the water tracts of her field.”<sup>30</sup> The life of female companions is a practical example for Muslim women to follow who, while staying in the practical circle of Islam carried out different social activities and thus financially supported their families. It is a fact that the caretaking of the family is the foremost duty of a woman, yet Islam has put no restriction on their taking part in economic activities.

Nevertheless, below mentioned points must be borne in mind:

- An important and basic reason for men being superior to women is that they fulfill their economic responsibility to cherish their family. Men must be given preference in the disciplines which necessarily demand men. Nonetheless, there are disciplines where the inclusion of women is indispensable. For example, in the educational institutes for women and in women’s wards in hospitals, women can be preferably appointed.
- The jobs, like salesmen and traffic constables, that necessarily call for a men must be reserved solely for men.
- Islam also maintains certain limits such as the permission from the consort must be taken in a courteous way. Women must observe veil in order to conceal themselves from satanic looks. Satanic ways of attractions must be controlled. The observance of veil, covering and concealment would cut down harassment. Intermixing with men must be avoided, for social freedom is not a way to lewdness.
- According to Islamic teachings, women, within their scope, according to their honor and prestige, may work in any field they may choose. They may run different businesses and partake in any occupation. Nevertheless, there must be separate markets for women where they may work at their ease and liberty.
- A few sectors have the working hours at such times in which women may not be physically, mentally and psychologically able to do their work. In such sectors women must be given concession in their working hours so that their home and health may not be adversely affected.

### **Islamic Wisdom Increases Women Rate of Employment:**

In many areas of Pakistan, especially in rural areas, cultural and religious taboos are a great hurdle for women in getting higher education



and doing work. In an Islamic state, women may contribute in economic development. All the rites and rituals, which contradict with Islamic *Shari'ah*, must be eliminated. Like, in some areas, women are not allowed to get education but to attend to home chores. Nevertheless, Islam makes education obligatory for all Muslims (male and female). In Pakistan, due to male domination, women are not allowed to take part in economic activities while in Islam women are allowed to earn.

The Holy Prophet (S.A.W) bestowed the following rights to the women in society which encourage women to perform positively in development:

- **Right of Ownership:** Woman is the owner of her wealth. She has a full right to spend it without the permission of any member of her family. Before Islam human society did not provide women this right.
- **Dignity:** Islamic society brings for women a status of dignity inside and outside of the home. Working women come out of their home to earn for their family. They contribute well in the economic development of a country.
- **Protection:** Islam bounds the society to protect women. Without protection women cannot work in any field. Measures and laws made by the government, in this regard, are helpful.
- **Liberty:** Islamic concept of liberty gives women right of choice. Woman of any society wishes to spend her life with her family. Islam respects her wish and gives her liberty to work for her family.

In Pakistan, there is a dire need to encourage women in the field of entrepreneurship. Being citizens of an Islamic state, women can perform economic activities taking the example from the life of our beloved Holy Prophet (S.A.W)'s wife; Ḥaḍrat Khadijah (R.A). They may utilize their knowledge, learning and talent in the field of entrepreneurship safely and satisfactorily. Resultantly, a confident entrepreneur woman is not only self-employed but she also generates employment opportunities for others and extracts the business potential within any situation.

Practically, in Pakistan, women can do business in paper crafting, home based boutiques, interior designing- especially in textile industry and etc. "Textiles carry utmost significance in the sector of manufacturing. Forty percent of the labor force is employed by this industry and twenty-five percent of industrial value-added. It provides livelihood to farming

families mounting to ten million plus.”<sup>31</sup> “The declaration of duty waivers on 75 products by the European Union (EU) in November 15, 2012 provided some impetus to value-added textile exports, which can further increase with the status of GSP plus\*.”<sup>32</sup> In Textile sector women entrepreneurship is vital and they could contribute well in this sector.

### **Conclusion:**

Islam introduces a prestigious economic status for women to help them play a significant role in economic development. It is the foremost responsibility of a woman to take care of her family and bring her kids up. She is accountable for her deeds. Nevertheless, Islam allows women to take part in different economic sectors within their scopes. Presently, government of Pakistan is encouraging women to participate in economic activities and designing policies to increase their literacy rate and enhance their professional skills. However, these recommendations must be considered:

- Females in backward regions must be provided with better educational facilities. Primary and compulsory education must be made free so that the teenagers of low income classes may also get opportunities to enlighten themselves with education and to become the dynamic citizens of Pakistan.
- To increase literacy rate of females by improving quality of education through teachers’ training, reforming higher education sector and encouraging public-private partnership.
- Cultural barriers must be removed to promote women’s work opportunities in all the spheres of life. All those rites and rituals must be eliminated which may contradict with Islamic Sharia.
- Women should be encouraged on national and international level to participate in economic and political sector.
- Design short and long period projects to employ women. Objectives and targets of projects should be clear that government would provide financial resources according to requirements. It

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\*The primary objective of the Generalized System of Preference (GSP) is to contribute to the reduction of poverty and the promotion of sustainable development and good governance. GSP is a scheme of preferential tariffs, unilaterally extended with the objective of increasing trade capacity among developing countries. Tariff preferences in the EU market enable Developing Countries to participate more fully in international trade and generate additional export revenue, to support implementation of their own sustainable development and poverty reduction policy strategies.

should be made clear, how much women are required in different sectors.

- Women should be paid adequate wages especially in agricultural and industrial sector.
- Harassment of women should be controlled at working place.

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